

**METHOD AND SYSTEM FOR PROVIDING INSURANCE PROTECTION
AGAINST LOSS OF RETIREMENT ACCUMULATIONS IN A
TAX FAVORED DEFINED CONTRIBUTION PLAN IN
THE EVENT OF A PARTICIPANT'S DISABILITY**

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ABSTRACT OF THE DISCLOSURE

A system and method for providing insurance protection against loss of contributions to tax favored defined contribution plans should an active employee/participant become disabled. The invention manages the administration of a disability insurance policy held inside the plan that continues contributions to the plan during a period of disability, where the coverage amount for each participant is determined by the level of contributions made by or for each participant.